

State of Washington  
Office of the Insurance Commissioner  
1998 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$142.488	15.41%	\$138.906	\$94.672	68.16%
2	Farmers Ins Co Of WA	21644	WA	\$104.862	11.34%	\$100.975	\$72.041	71.35%
3	Allstate Ins Co	19232	IL	\$86.994	9.41%	\$84.517	\$47.610	56.33%
4	Pemco Mut Ins Co	24341	WA	\$58.949	6.38%	\$57.491	\$31.913	55.51%
5	Allstate Ind Co	19240	IL	\$39.339	4.26%	\$38.420	\$26.698	69.49%
6	Safeco Ins Co Of IL	39012	IL	\$35.143	3.80%	\$33.999	\$23.788	69.97%
7	Pemco Ins Co	18805	WA	\$30.108	3.26%	\$28.782	\$15.703	54.56%
8	Mutual Of Fidelity Ins Co	14761	WA	\$27.067	2.93%	\$26.317	\$13.983	53.13%
9	United Services Auto Assoc	25941	TX	\$25.888	2.80%	\$25.290	\$15.723	62.17%
10	Hartford Underwriters Ins Co	30104	CT	\$18.547	2.01%	\$15.933	\$11.917	74.79%
11	General Ins Co Of Amer	24732	WA	\$18.047	1.95%	\$17.317	\$12.598	72.75%
12	USAA Cas Ins Co	25968	FL	\$17.279	1.87%	\$16.362	\$10.646	65.07%
13	Mid-Century Ins Co	21687	CA	\$16.570	1.79%	\$16.452	\$12.432	75.57%
14	Nationwide Mut Ins Co	23787	OH	\$14.306	1.55%	\$13.885	\$8.142	58.64%
15	First Natl Ins Co Of Amer	24724	WA	\$13.135	1.42%	\$12.746	\$8.302	65.13%
16	American States Preferred Ins Co	37214	IN	\$12.760	1.38%	\$12.583	\$7.798	61.97%
17	Grange Ins Assn	22101	WA	\$11.515	1.25%	\$11.832	\$8.050	68.04%
18	Unigard Ins Co	25747	WA	\$10.614	1.15%	\$10.437	\$6.178	59.19%
19	State Farm Fire And Cas Co	25143	IL	\$10.044	1.09%	\$10.139	\$6.659	65.68%
20	North Pacific Ins Co	23892	OR	\$9.396	1.02%	\$9.394	\$5.941	63.24%
21	Government Employees Ins Co	22063	MD	\$9.355	1.01%	\$9.181	\$5.777	62.92%
22	Dairland Ins Co	21164	WI	\$8.785	0.95%	\$9.148	\$6.067	66.31%
23	Geico General Ins Co	35882	MD	\$8.605	0.93%	\$7.843	\$5.041	64.27%
24	Nationwide Mut Fire Ins Co	23779	OH	\$8.534	0.92%	\$8.512	\$4.399	51.68%
25	Safeco Ins Co Of Amer	24740	WA	\$8.036	0.87%	\$8.238	\$4.748	57.64%
26	COUNTRY Mut Ins Co	20990	IL	\$7.232	0.78%	\$7.045	\$4.846	68.79%
27	Continental Ins Co	35289	NH	\$7.197	0.78%	\$6.495	\$5.063	77.96%
28	Progressive American Ins Co	24252	FL	\$6.611	0.72%	\$4.558	\$2.541	55.76%
29	Liberty Mut Fire Ins Co	23035	MA	\$6.053	0.65%	\$5.383	\$3.925	72.90%
30	Progressive Northern Ins Co	38628	WI	\$5.925	0.64%	\$7.384	\$3.973	53.81%
31	Progressive Northwestern Ins Co	42919	WA	\$5.523	0.60%	\$5.781	\$3.035	52.50%
32	American Modern Home Ins Co	23469	OH	\$5.455	0.59%	\$4.021	\$1.792	44.56%
33	Progressive Classic Ins Co	42994	WI	\$5.337	0.58%	\$3.956	\$2.331	58.93%
34	Metropolitan Cas Ins Co	40169	RI	\$4.543	0.49%	\$4.248	\$3.068	72.23%
35	Progressive Specialty Ins Co	32786	OH	\$4.511	0.49%	\$5.199	\$3.044	58.55%
36	Guaranty Natl Ins Co	11401	CO	\$3.913	0.42%	\$3.526	\$2.645	75.01%
37	National General Ins Co	23728	MO	\$3.821	0.41%	\$3.767	\$1.991	52.85%
38	Progressive Cas Ins Co	24260	OH	\$3.797	0.41%	\$2.788	\$1.694	60.76%
39	National Merit Ins Co	39004	WA	\$3.720	0.40%	\$3.702	\$2.743	74.09%
40	Amica Mut Ins Co	19976	RI	\$3.650	0.39%	\$3.499	\$1.875	53.59%
All 191 Other Companies				\$100.710	10.90%	\$94.416	\$60.301	63.87%
Totals (Loss Ratio is average)				\$924.360	100.00%	\$890.466	\$571.691	64.20%

(1)Excluding all Loss Adjustment Expenses (LAE)